Case 18-29494-JKS Doc 196 Filed 07/14/22 Entered 07/15/22 00:11:37 Desc Imaged Certificate of Notice Page 1 of 14

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance Last revised: August 1, 2020 UNITED STATES BANKRUPTCY COURT **DISTRICT OF NEW JERSEY** 18-29494 In Re: Case No.: Katherine Gokce John K. Sherwood Judge: Mutlu Gokce + Debtor(s) **Chapter 13 Plan and Motions** 7/6/2022 ☐ Original Date: ☐ Motions Included ☐ Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN: ☐ DOES ☑ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10. ☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY. ☐ DOES ☑ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY. Initial Debtor(s)' Attorney: JKC Initial Debtor: Initial Co-Debtor:

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t 1:	Payment and Length o	f Plan		
a.	The debtor shall pay \$	2,586.15 per	month	to the Chapter 13 Trustee, starting on
	July 1, 2022	for approximately	15	months.
b.	The debtor shall make plan	n payments to the Trust	tee from the fo	ollowing sources:
	□ Future earnings			
	☐ Other sources of	funding (describe sourc	ce, amount and	d date when funds are available):
C.	Use of real property to sa	tisfy plan obligations:		
	☐ Sale of real property			
	Description:			
	Proposed date for com	npletion:		
	☐ Refinance of real prop	perty:		
	Description:			
	Proposed date for con	npletion:		
		h respect to mortgage e	encumbering p	property:
	Description: Proposed date for com	npletion:		
لم	_			ng the calc refinence or lean modification
d.	☐ The regular monthly m	lortgage payment will c	onunue penal	ng the sale, refinance or loan modification.
e.		may be important relat	ing to the payı	ment and length of plan:

\$40,860.83 paid into plan to date

Part 2: Adequate Protection ⊠ NONE	
a. Adequate protection payments will be made in the amount of \$ 13 Trustee and disbursed pre-confirmation to	to be paid to the Chapter (creditor).
b. Adequate protection payments will be made in the amount of \$ debtor(s) outside the Plan, pre-confirmation to:	to be paid directly by the (creditor).
Part 3: Priority Claims (Including Administrative Expenses)	

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ per order
DOMESTIC SUPPORT OBLIGATION		None
Internal Revenue Service	Priority	\$2,900
NJ Division of Taxation	Priority	\$1,840
Internal Revenue Service	Priority	\$14,026

b.	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
	Check one:
	X None
	☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned
	to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11
	U.S.C. 1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: 🗵 NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: 🗵 NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: X NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments X NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) W	here the Debtor	retains collateral	I and complete	s the Plan	, payment c	of the full a	amount of	the allowe)C
secured clair	m shall discharge	e the correspond	ding lien.						

e. Surrender \square NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ally Financial	Corvette 2014	\$32,650	\$15,402.63

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f. Secured Claims Unaffected by the Plan \square NONE		
The following secured claims are unaffected by the Plan:		
The Money Source Serviced by Iserve Residential Mortgage		

g.	Secured	Claims	to be	Paid	in Full	Through	the Plan:	
----	---------	--------	-------	------	---------	---------	-----------	--

Creditor	Collateral	Total Amount to be Paid Through the Plan
Strategic Funding	UCC Claim/Adversary Judgment	\$35,000 in full satisfaction of the judgment 0% interest. (Per Agreement)

Part 5:	Unsecured Claims ☐ NONE	
a.	Not separately classified allowed	non-priority unsecured claims shall be paid:
	☐ Not less than \$	to be distributed <i>pro rata</i>
	☐ Not less than	_ percent
	■ Pro Rata distribution from any re	emaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☑ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). X NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. \boxtimes NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

V Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution	
The Standing Trustee shall pay allowed claims in the	e following order:
1) Ch. 13 Standing Trustee commissions	
2) Administrative Claims	
3) Priority Claims/Secured Claims	
4) Unsecured Claims	
d. Post-Petition Claims	
The Standing Trustee \square is, \boxtimes is not authorized to	pay post-petition claims filed pursuant to 11 U.S.C. Section
1305(a) in the amount filed by the post-petition claimant.	
1000(a) in the amount med by the post-petition daimant.	
Part 9: Modification ☐ NONE	
NOTE: Modification of a plan does not require that a s served in accordance with D.N.J. LBR 3015-2.	eparate motion be filed. A modified plan must be
Serveu in accordance with D.N.J. LBR 3013-2.	
If this Plan modifies a Plan previously filed in this ca	se complete the information below
Date of Plan being modified: 5/10/22	so, complete the minimation policy.
Date of Franciscon Mounted. 3/10/22	·
Explain below why the plan is being modified:	Explain below how the plan is being modified:
The secured claim of Strategic Funding is to be paid in full through Debtors' plan.	Add Secured Claims to the Order of Distribution at 8c.
Bestors plan.	
Are Schedules I and J being filed simultaneously with	this Modified Plan? Yes 🔀 No

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Part 10: Non-Standard Provision(s): Signatures Required
Non-Standard Provisions Requiring Separate Signatures:
X NONE
☐ Explain here:
Any non-standard provisions placed elsewhere in this plan are ineffective.
Signatures
The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.
By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, <i>Chapter 13 Plan and Motions</i> , other than any non-standard provisions included in Part 10.
I certify under penalty of perjury that the above is true.
Date: 7-7-22 Jatush Debter

Joint Debto

Attorney for Debtor(s)

Date: ___7/7/2022

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United States Bankruptcy Court District of New Jersey

In re: Case No. 18-29494-JKS

Katherine A. Gokce Chapter 13

Mutlu Gokce **Debtors**

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 4 Date Rcvd: Jul 12, 2022 Form ID: pdf901 Total Noticed: 43

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by ##

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

Recip ID db/jdb	Recipient Name and Address Katherine A. Gokce, Mutlu Gokce, 122 Ridge Road, West Milford, NJ 07480-2910	
cr	ISERVE RESIDENTIAL LENDING, LLC, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640	ſ
cr	Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514	
cr	The Money Source Inc., P.O. Box 340514, Tampa, FL 33694-0514	
cr	The Money Source as servicer for Iserve Residentia, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Ros NJ 07068-1640	seland,
518221938	Iserve Residential Lending, 682 Brookside Rd., Allentown, PA 18106-9652	
517787542	John R Morton, Esq, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124	
517787540	Nissa Motor Acceptance Corpotic, PO BOX 740596, Cincinnati, OH 45274-0596	
517787541	Santander Consumer USA, PO BOX 660603, Dallas, TX 75266-0603	
517787538	Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652	
518695673	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245	
517787549	Stern, Lavintahl & Frankenberg, 105 Eisenhower Parkway #302, Roseland, NJ 07068-1640	
517921626	Strategic Funding Source, Inc., 120 West 45th Street, 4th Floor, New York, NY 10036-4041	
517852633	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482	

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg			Jul 12 2022 23:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 12 2022 23:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+	Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2022 23:24:02	Ally Capital, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+	Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2022 23:23:55	BMW Bank of North America Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
517904633	+	Email/Text: g20956@att.com	Jul 12 2022 23:16:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517820191		Email/Text: ally@ebn.phinsolutions.com	Jul 12 2022 23:16:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519301379	+	Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2022 23:24:02	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK

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Form ID: pdf901

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517787544	+ Email/Text: ally@ebn.phinsolutions.com		73118-7901
	, ,	Jul 12 2022 23:16:00	Ally Financial, PO BOX 380903, Minneapolis, MN 55438-0903
517787543	+ Email/Text: ally@ebn.phinsolutions.com	Jul 12 2022 23:16:00	Ally Financial, PO BOX 380901, Bloomington, MN 55438-0901
517800363	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2022 23:24:03	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787546	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 12 2022 23:24:03	BMW Financial Services, PO BOX 3608, Dublin, OH 43016
517821996	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 12 2022 23:23:56	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517787545	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 12 2022 23:16:00	Barclays Bank Delaware, PO BOX 8801, Wilmington, DE 19899-8801
517787548	+ Email/Text: EBNBKNOT@ford.com	Jul 12 2022 23:16:00	Ford Motor Credit, PO BOX 542000, Omaha, NE 68154-8000
518221921	+ Email/Text: Bankruptcy@ICSystem.com	Jul 12 2022 23:16:00	I C System, Inc., PO Box 64378, St. Paul, MN 55164-0378
518296416	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 12 2022 23:16:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517907131	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2022 23:23:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517821277	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2022 23:23:56	LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518221939	+ Email/Text: EBNBKNOT@ford.com	Jul 12 2022 23:16:00	Lincoln Automotive Financial Serv., PO Box 542000, Omaha, NE 68154-8000
517904674	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2022 23:16:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
517889803	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2022 23:16:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517801378	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 12 2022 23:16:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517818019	+ Email/PDF: cbp@onemainfinancial.com	Jul 12 2022 23:23:54	OneMain, PO Box 3251, Evansville, IN 47731-3251
517821168	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2022 23:24:05	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518673034	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 12 2022 23:16:00	New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518671182	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 12 2022 23:16:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517793181	+ Email/PDF: gecsedi@recoverycorp.com	Jul 12 2022 23:23:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518221940	+ Email/PDF: gecsedi@recoverycorp.com	Jul 12 2022 23:24:09	Synchrony Bank-Care Credit, PO Box 965061, Orlando, FL 32896-5061
517915397	+ Email/Text: BK@servicingdivision.com	Jul 12 2022 23:16:00	The Money Source Inc., 500 South Broad St Suite 100 A, Meriden, CT 06450-6755
517852633	+ Email/PDF: BankruptcynoticesCCSBKOperations@wells	fargo.com	

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Jul 12 2022 23:34:56

Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 517800364	Bypass Reason *+	Name and Address BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787547	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, BMW Financial Services, PO BOX 3608, Dublin, OH 43016
518221937	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, SBSE-Insolvency Unit of IRS, PO Box 330500, Stop 15, Detroit, MI 48232
517787539	*+	Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652
cr	##	Strategic Funding Source, Inc., c/o Rivkin Radler LLP, 21 Main Street, Court Plaza South, West Wing - Suite 158, Hackensack, NJ 07601-7021

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022	Signature:	/s/Gustava Winters
Pare: 541 1 1, 2022	Signature.	/ B/ Gustava vv inters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Heather Lynn Anderson	on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us
Jeanette F. Frankenberg	on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC cmecf@sternlav.com
Jeanette F. Frankenberg	on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC cmecf@sternlav.com
Jenee K. Ciccarelli	on behalf of Joint Debtor Mutlu Gokce info@jc-lawpc.com nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com
Jenee K. Ciccarelli	on behalf of Debtor Katherine A. Gokce info@jc-lawpc.com nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com
Jenna Z. Gabay	on behalf of Creditor Strategic Funding Source Inc. jenna.gabay@rivkin.com,

matthew.spero@rivkin.com;jeannine.farino@rivkin.com;jennifer.davila@rivkin.com;atia.allen@rivkin.com;maureen.chircop@rivkin.com;

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kin.com

Maria Cozzini

on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC mcozzini@sternlav.com

Maria Cozzini

on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yale A. Leber

on behalf of Creditor Strategic Funding Source Inc. yale.leber@law.njoag.gov

TOTAL: 14